

# Underground Service Line COVERAGE



Underground service lines consist of exterior pipes and wiring that provide services to a home.

These lines can be damaged by causes not covered by the standard homeowners insurance policy.

For just a \$15 annual premium per location, West Bend offers coverage up to \$15,000 with a \$500 deductible to help recover after damage.



## What underground service lines are covered?

- (1) Compressed air
- (2) Drainage
- (3) Electrical power
- (4) Heating
- (5) Communications
- (6) Natural gas
- (7) Steam
- (8) Waste disposal
- (9) Water

## What causes of an underground service line failure are covered?

- a. Wear and tear or deterioration
- b. Rust or other corrosion
- c. Mechanical breakdown or latent defect
- d. Weight of vehicles, equipment, animals, or people
- e. Artificially-generated electrical current
- f. Freezing or frost heave
- g. Vermin, insects, rodents, or other animals
- h. Collapse
- i. Tree root or other plant root invasion

## What losses and expenses are covered?

- Cost to repair or replace the underground service line
- Excavation costs required to repair or replace the covered service line
- Additional Living Expenses if you can't live in your home until repairs are made
- Trees, shrubs, plants, lawns, walkways, and driveways that are damaged

For more information, or to add this coverage to your policy, please contact your independent insurance agent.

This document/flyer is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.